



Order Filed on March 3, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840

IN RE:

JULIO LAMBERTY

Case No.: 19-22340 RG

Hearing Date: 3/2/2022

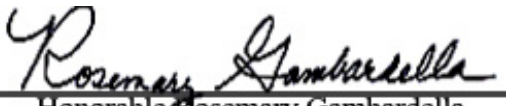
Judge: ROSEMARY GAMBARDELLA

Debtor is Entitled To Discharge

ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: March 3, 2022



Honorable Rosemary Gambardella
United States Bankruptcy Judge

Case No.: 19-22340 RG

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 1/19/2022, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 7/1/2019, the Debtor shall pay the Standing Trustee
 - the sum of \$34,520.00 paid into date over 32 month(s), and then
 - the sum of \$1,175.00 for a period of 27 month(s), and then
 - the sum of \$32,175.00 for a period of 1 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than \$46,922.00, which shall be shared on a pro rata basis; and it is further
- ORDERED, that Debtor must make a lump sum payment of \$20,000 payable through the settlement and further order to be entered by the Court by 3/1/22; and it is further
- ORDERED, that any additional attorney fees will require an increase in plan payments; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

In re:
Julio Lamberty
Debtor

Case No. 19-22340-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 03, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2022:

Recip ID	Recipient Name and Address
db	+ Julio Lamberty, 3 Ulysses Street, Parsippany, NJ 07054-4830

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2022 at the address(es) listed below:

Name	Email Address
Brian Gregory Hannon	on behalf of Plaintiff Julio Lamberty bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Brian Gregory Hannon	on behalf of Debtor Julio Lamberty bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Brian Gregory Hannon	on behalf of Attorney Norgaard O'Boyle & Hannon bhannon@norgaardfirm.com, sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Mar 03, 2022

Form ID: pdf903

Total Noticed: 1

Marie-Ann Greenberg

magecf@magtrustee.com

Marisa Myers Cohen

on behalf of Creditor Quorum Federal Credit Union nj-ecfmail@mwc-law.com jhillier@mwc-law.com

Mark E Norgaard

on behalf of Plaintiff Julio Lamberty mnorgaard@norgaardfirm.com
sferreira@norgaardfirm.com;kcimmينو@norgaardfirm.com;184grandno@gmail.com;dtakach@norgaardfirm.com

Melissa S DiCerbo

on behalf of Creditor Quorum Federal Credit Union nj-ecfmail@mwc-law.com nj-ecfmail@ecf.courtdrive.com

Steven P. Kelly

on behalf of Defendant Quorum Federal Credit Union skelly@sterneisenberg.com bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11